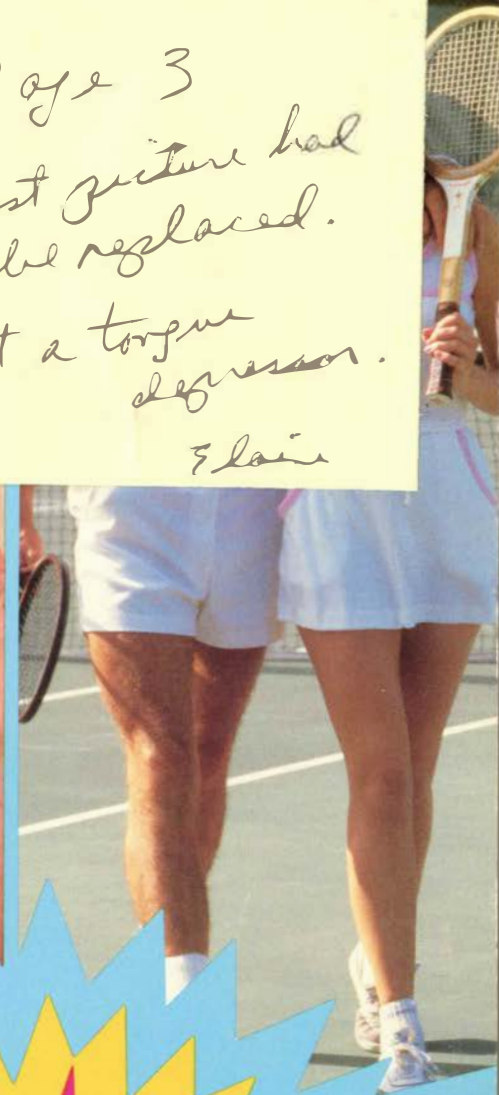
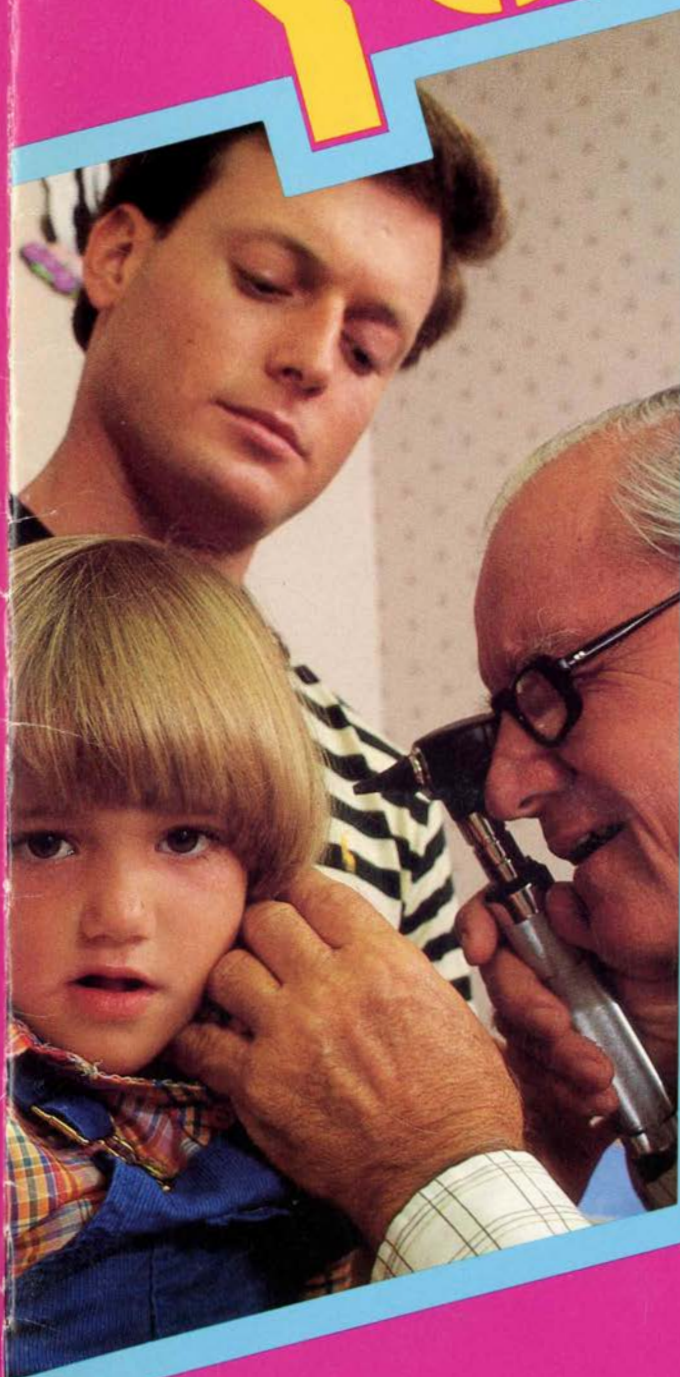


# CONSIDER YOURSELF

Early (1st)  
Health Options  
Marketing  
List

Page 3  
First picture had  
to be replaced.  
Not a tongue  
depressor.  
Flair



## HEALTH OPTIONS



An HMO Subsidiary of Blue Cross and Blue Shield of Florida, Inc.



# CONSIDER YOURSELF




## HEALTH OPTIONS



An HMO Subsidiary of Blue Cross and Blue Shield of Florida, Inc.



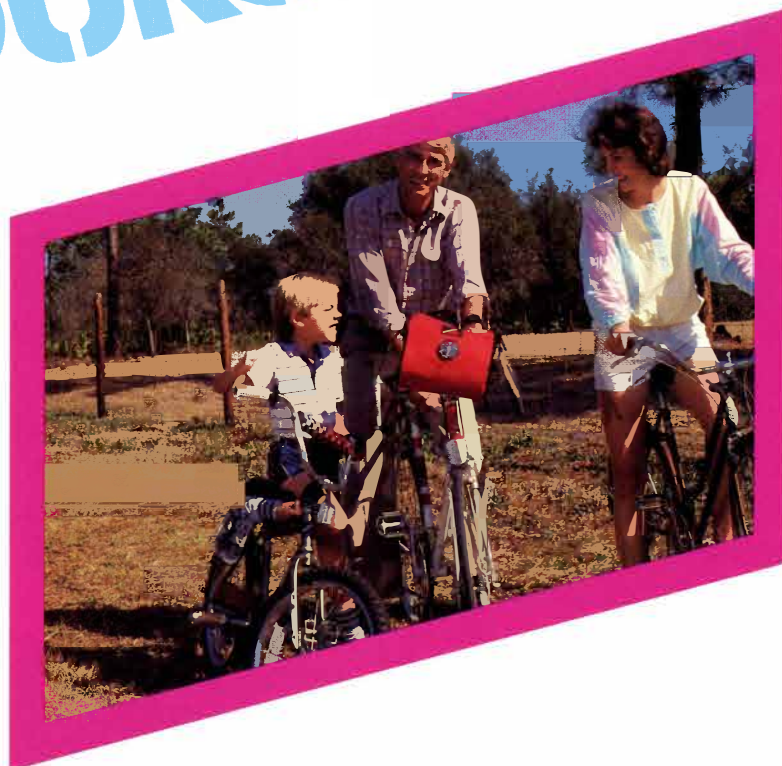


# HEALTH OPTIONS



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# CONSIDER YOURSELF



## HEALTH OPTIONS. . .

WE HAVE THE SOLUTIONS TO YOUR HEALTH CARE NEEDS!

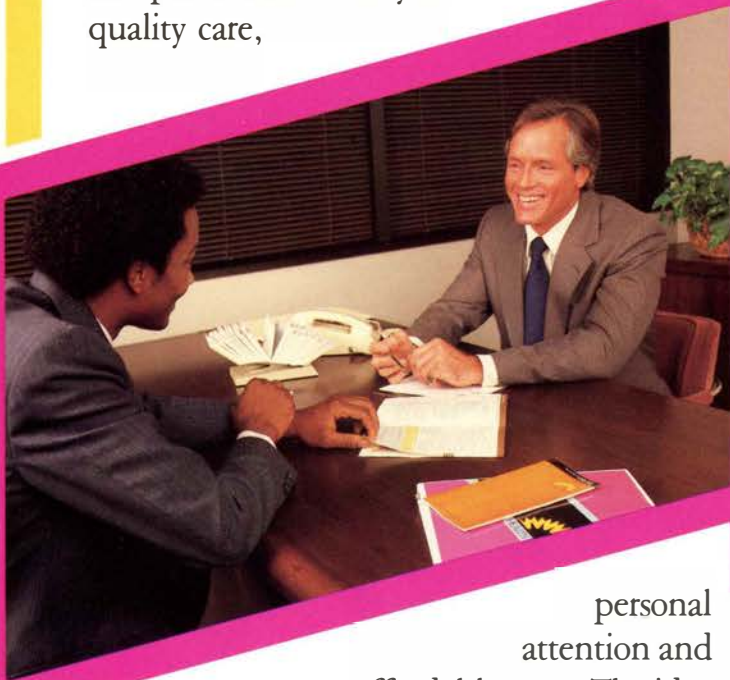
- Comprehensive hospital and physician services!
- Nominal out-of-pocket expense!
- No claim forms!
- 24-hour emergency coverage anywhere in the world!
- Emphasis on preventive care!
- Additional benefits available, including prescription and optical coverage!
- The only **HMO** affiliated with Blue Cross and Blue Shield of Florida!
- The most recognized membership card in the nation!
- The only conversion option for individual health insurance available through Blue Cross and Blue Shield of Florida!

# CONSIDER YOURSELF

## HEALTH OPTIONS:

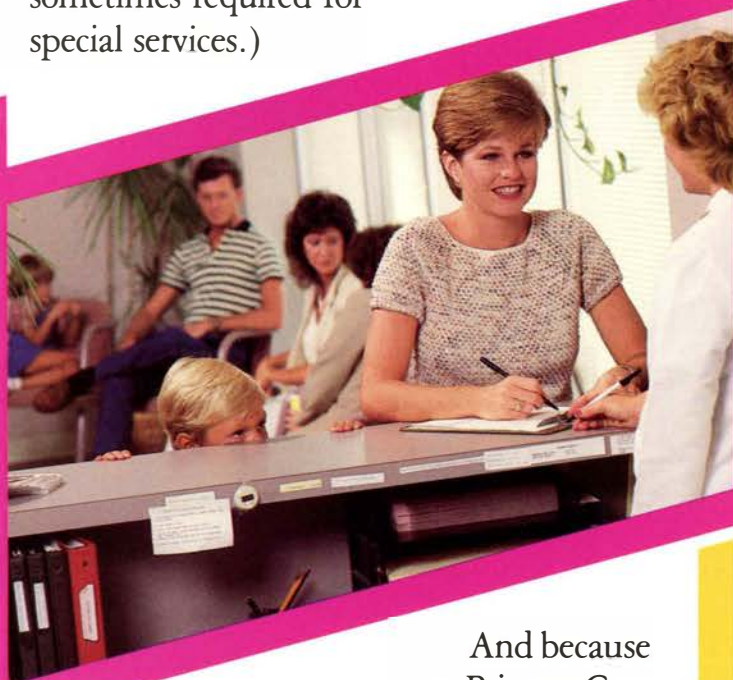
### The HMO That Listened

HEALTH OPTIONS, an HMO subsidiary of Blue Cross and Blue Shield of Florida, has been listening to learn what you want from your health care provider. In response, we have designed an innovative alternative to traditional health insurance . . . an option that offers you quality care,



personal attention and affordable rates. The idea behind HEALTH OPTIONS' comprehensive coverage is simple: we pre-pay our participating physicians and hospitals so that you receive excellent health care at a most reasonable cost.

With HEALTH OPTIONS, you choose the doctor you want from our team of highly qualified, local physicians. Through this Primary Care Physician, you have access to experienced specialists, established hospitals and emergency medical facilities when and where you need them—with 100% coverage! (A small co-payment is sometimes required for special services.)



And because your Primary Care Physician provides and coordinates all of your health care needs, you and your family are assured of consistent, convenient and affordable treatment — and the personal attention you deserve.

Consider Yourself . . .

Consider HEALTH OPTIONS!



# CONSIDER YOUR HEALTH

## HEALTH OPTIONS:

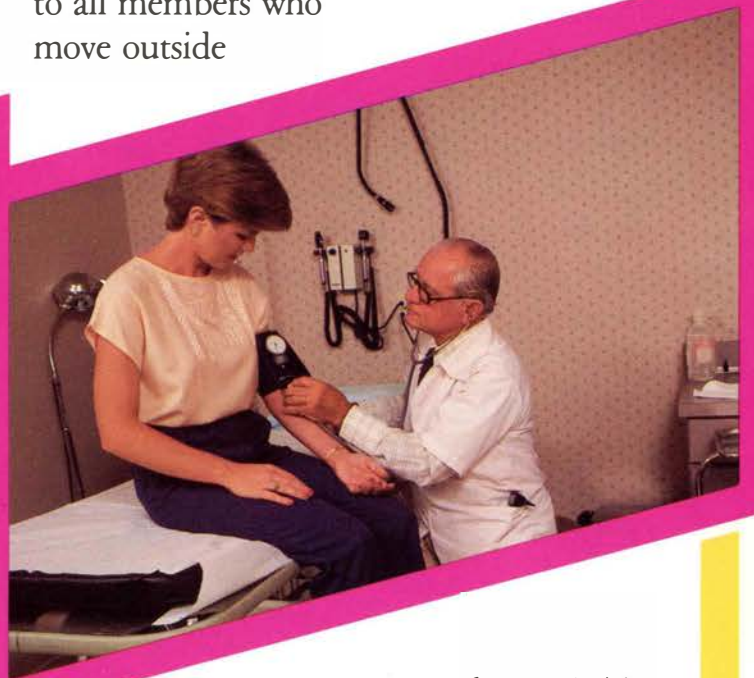
A Neighborhood Company  
With National Support

As a member of HEALTH OPTIONS — an HMO subsidiary of **Blue Cross and Blue Shield of Florida, Inc.** — you are a part of America's largest health care network! Nationwide, Blue Cross and Blue Shield has over 60 Health Maintenance Organizations serving nearly

HEALTH OPTIONS is able to offer a unique conversion plan that allows you to obtain non-group HMO coverage if you leave your current place of employment. And, through Blue Cross and Blue Shield, a conversion policy is available to all members who move outside



two million people. The majority of these affiliates have joined together to form the most impressive HMO network in existence: **HMO-USA**. Now this system extends to Florida and HEALTH OPTIONS members can receive quality health care at any of the Blue Cross and Blue Shield HMOs located throughout the state.



the HEALTH  
OPTIONS service area.

As a symbol of the plan's national support, the highly respected Blue Cross and Blue Shield name appears on your HEALTH OPTIONS membership card.

Consider the Blue Cross and  
Blue Shield Advantage...  
Consider HEALTH OPTIONS!



An HMO Subsidiary of Blue Cross and Blue Shield of Florida, Inc.

# CONSIDER YOURSELF

## **PREVENTIVE CARE: A Stay-Well Philosophy**

Because of your interest in physical fitness and a healthier lifestyle, HEALTH OPTIONS offers affordable treatment and an ongoing program of health education. This is the basis of our "preventive care" strategy.

We encourage you to consult your Primary Care Physician at the first sign of illness. In this way, most medical problems can be diagnosed and treated before they progress to the stage where hospitalization is required.

Our preventive care program includes routine office visits, periodic check-ups, infant and child care, immunizations and inoculations, and diagnostic tests. HEALTH OPTIONS' firm commitment to preventive care helps you and your family establish a healthier, happier lifestyle!

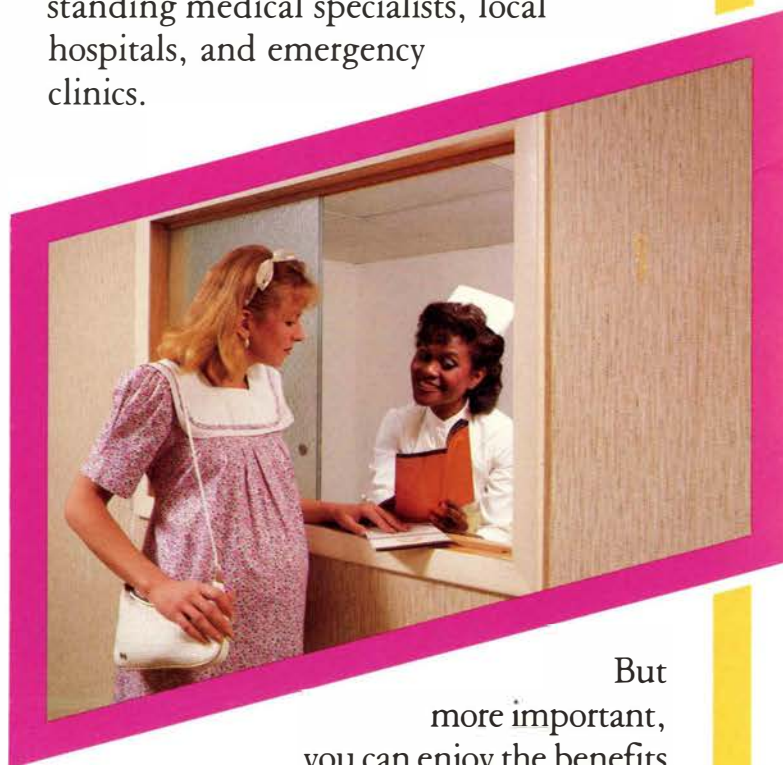
## **QUALITY CARE: A Sensible System**

Your need for convenient, high-quality health care helped us to determine the design of HEALTH OPTIONS' Quality Care System.

HEALTH OPTIONS has developed a network of qualified local physicians who

work from within their established private practices. This type of health care service is called an **Individual Practice Association, or IPA.**

With HEALTH OPTIONS, you have convenient access to a wide range of outstanding medical specialists, local hospitals, and emergency clinics.



But more important, you can enjoy the benefits of a long-term relationship with a dedicated and experienced doctor — your **Primary Care Physician!**

**Consider Your Health...**

**Consider HEALTH OPTIONS!**



# CONSIDER YOUR HEALTH

## PERSONAL CARE:

### Your Primary Care Physician

HEALTH OPTIONS recognizes the importance of establishing a personal association with one qualified professional. For that reason, we have asked some of the area's finest physicians to work with us on your behalf.

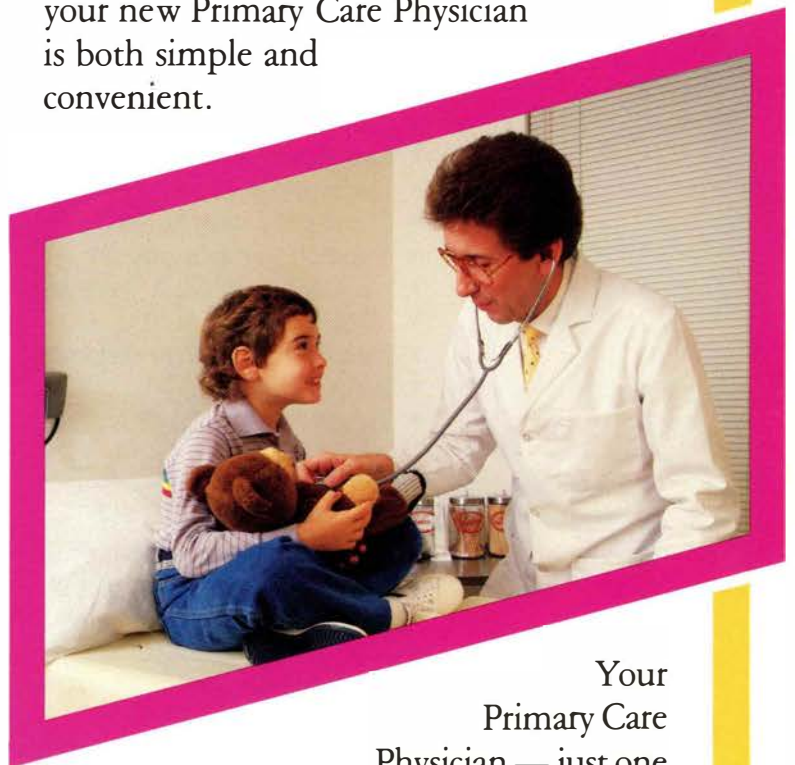
Then the choice is yours. You select your **Primary Care Physician** from among our participating doctors. From then on, a physician is available 24 hours a day, 7 days a week, to oversee, coordinate and administer a total health care program for you and your family.

HEALTH OPTIONS and your Primary Care Physician work together to ensure that you receive convenient, quality health care. If you require the services of medical facilities, such as hospitals or out-patient clinics, your physician will handle the necessary scheduling and record transfers, and will advise you on all procedures. This includes making arrangements for you to visit specialists, should the need ever arise.

Your Primary Care Physician will also be responsible for updating your medical records, including physicians' notes, test results and X-rays. In this way, your

medical records are always maintained in a single, central location for convenience and security.

Should you ever decide to change physicians, simply notify HEALTH OPTIONS. We will make sure that the transition to your new Primary Care Physician is both simple and convenient.



Your  
Primary Care  
Physician — just one  
more example of HEALTH OPTIONS'  
commitment to personal and complete  
health care coverage!

Consider Yourself . . .

Consider Your Health . . .

Consider HEALTH OPTIONS!



An HMO Subsidiary of Blue Cross and Blue Shield of Florida, Inc.



# CONSIDER HEALTH OPTIONS



An HMO Subsidiary of Blue Cross and Blue Shield of Florida, Inc.

## HEALTH OPTIONS: A Summary of Benefits

Services	Benefits	Cost to You
<b>Physician Services:</b>		
	• Office visits	No charge
	• Consultation, diagnosis and treatment by specialists	No charge
	• Surgical procedures and anesthesiology	No charge
	• 24-hour emergency services	No charge
	• X-rays	No charge
	• Laboratory and other diagnostic services	No charge
	• Radiation and inhalation therapy	No charge
	• Short-term speech and physical therapy	No charge
	• Routine physical exams	No charge
	• Children and adult immunizations	No charge
	• Well-baby care	No charge
	• Hearing and vision screening	No charge
	• Family planning	No charge
	• Health education	No charge
<b>Hospital Services:</b>		
	• Semi-private room (unlimited days)	No charge
	• Emergency coverage outside service area	No charge
	• 24-hour access to emergency care	No charge
	• Intensive care and other special units	No charge
	• Anesthesia, operating and recovery rooms	No charge
	• Oxygen	No charge
	• Drugs and medication, special diets	No charge
	• General and special duty nursing	No charge
	• X-ray, laboratory and other diagnostic service	No charge
	• Radiation and inhalation therapy	No charge
	• Short-term physical therapy (20 visits per 12 consecutive months)	No charge
	• Short-term, acute inpatient mental health (30 days per 12 consecutive months)	No charge
<b>Maternity Care:</b>		
	• Full prenatal, delivery and postnatal care for mother and child(ren)	No charge



## HEALTH OPTIONS: A Summary of Benefits (continued)

Services	Benefits	Cost to You
Emergency Care:	<ul style="list-style-type: none"><li>• Use of emergency rooms and services (with prior approval or in an emergency, by contacting HEALTH OPTIONS within 24 hours)</li><li>• Full coverage outside coverage area</li><li>• Nation's most widely recognized Membership Card</li></ul>	No charge No charge No charge
Special Services:	<ul style="list-style-type: none"><li>• Ambulance service</li><li>• Home care by nurses, therapists, and other professionals</li><li>• Skilled nursing facilities (except custodial care)</li><li>• Infertility testing and treatment plan</li><li>• Approved medical equipment</li><li>• Outpatient mental health services (short-term acute condition)</li></ul>	No charge No charge No charge No charge No charge No charge for 1st visit; 50% co-payment for 2-20 visits.
Supplemental Benefits:	<p>This summary outlines the benefits included in HEALTH OPTIONS' basic contract. Employers may elect to include supplemental benefits, such as our Prescription Drug Program, Optical and Dental Care Coverage, etc. For details on the supplemental benefits included in <i>your</i> HEALTH OPTIONS plan, see the pages inserted in the back of this brochure.</p>	
Principal Exclusions:	<ul style="list-style-type: none"><li>• Any service not performed or authorized by HEALTH OPTIONS</li><li>• Elective cosmetic surgery</li><li>• Conditions already covered by Worker's Compensation or any governmental agency</li><li>• Experimental procedures</li><li>• Whole blood or plasma</li><li>• Hearing aids or oral appliances</li><li>• Custodial or domiciliary care</li><li>• Dental care, except accidental injury to teeth</li></ul>	

**NOTE:** All health care services must be provided or authorized by your Primary Care Physician. The above constitutes a general description of the many benefits and services covered by HEALTH OPTIONS but does not constitute a contract. Complete details are contained in the HEALTH OPTIONS schedule of benefits and its terms prevail. The nominal co-payments are the responsibility of our members and must be paid to the provider at the time service is rendered. Please see the insert sheets at the back of this brochure for more information.



# CONSIDER HEALTH OPTIONS

## QUESTIONS AND ANSWERS

**What if I have an accident and am taken to a local hospital?**

*You are covered for all necessary care administered by any provider. If you receive treatment in an emergency room, a small co-payment will be required. You must contact HEALTH OPTIONS within 24 hours if you were treated and released, and within 48 hours if you were treated and admitted.*

**What happens if I have an emergency while outside the service area?**

*Your HEALTH OPTIONS benefits extend nationwide in an emergency. You can only be covered if you contact HEALTH OPTIONS within 48 hours, so that your care can be coordinated.*

**What happens if I have been seeing a specialist or physician who is not a HEALTH OPTIONS participant?**

*You will not be covered if you continue seeing a non-participating specialist or physician without a referral from your Primary Care Physician. HEALTH OPTIONS is associated with specialists in every field of medicine, and your Primary Care Physician may arrange for your care to be assumed by one, if necessary.*

**What should I do if I become ill in the middle of the night?**

*Call your Primary Care Physician's 24-hour number and discuss the nature of your condition. Your Primary Care Physician will then advise you about when and where to seek treatment.*

**If I choose HEALTH OPTIONS, will my other insurance plans, such as Life, Dental and Disability continue?**

*Yes. If you choose HEALTH OPTIONS, it will not negatively affect your coverage with other insurance plans.*

**What if I have a non-medical question about my coverage?**

*Call our Member Service Department, Monday through Friday during regular business hours, at (305) 291-1030.*

## ENROLL TODAY!

HEALTH OPTIONS has carefully considered your health care needs — from accessible service to a personal relationship with your physician. Now that you've considered all the options, consider yourself, and enroll with the *best* option: HEALTH OPTIONS.

There are no waiting periods or pre-existing condition clauses for employees enrolling when eligible. Simply fill out our application form. Soon after your application has been processed, you will receive a notice of acceptance and your HEALTH OPTIONS Membership Card, along with detailed information concerning your coverage.

**Consider yourself part of the  
HEALTH OPTIONS family!**



**HEALTH OPTIONS**

2611 Technology Drive • Suite 212

Orlando, Florida 32804

(305) 291-1030



**Blue Cross  
Blue Shield**  
of Florida

3191 Maguire Blvd., Suite 150  
P.O. Box 20675  
Orlando, Florida 32814  
Telephone: 894-3434

P.O. Box 1798  
532 Riverside Avenue  
Jacksonville, Florida 32231-0014  
Claims and Membership Assistance: (904) 354-3331  
All Other Departments: (904) 791-6111

Helen Applegate  
Director - Compensation and Benefits

September 23, 1985

Dear Fellow Employee:

You may have read one of the many articles which have appeared recently on the subject of the increasing cost of medical care. While your Blue Cross and Blue Shield medical program provides reasonable insulation from cost escalations, many of the everyday kinds of medical care -- physical examinations, diagnostic tests and routine medical treatment -- may be only partially reimbursed. With these costs increasing at a staggering rate, many employees are finding the cost of staying well is rising beyond their means.

There is an alternative form of medical benefit for which you are eligible which addresses this problem by focusing on illness prevention. It is the Health Maintenance Organization system (HMO) for which Blue Cross of Florida pays the full cost of enrollment.

HMOs differ from traditional, fee-for-service, medical care organizations in that they offer a full range of high-quality, medical care services on a pre-paid basis. This means that most of the the medical needs of HMO subscribers are provided under a single, company-paid annual membership fee, regardless of how extensive those needs may be. The emphasis of the HMO is on keeping their subscribers healthy. Sound preventive care, as well as procedures normally excluded under traditional fee-for-service plans, is fully covered.

We are fortunate to have a number of established HMOs in the area. They have excellent reputations and offer a number of advantages to Blue Cross of Florida employees.

A representative of HEALTH OPTIONS (HMO) will be visiting our office on Tuesday, September 24th, to discuss the advantages of belonging to the HEALTH OPTIONS HMO. A presentation will take place at 2:30 p.m. in the Employee Meeting Room (2nd Floor).

I urge you to investigate membership in HEALTH OPTIONS HMO and to consider joining a growing number of employees who are taking advantage of the benefits offered by this program.

Very truly yours,

Helen Applegate



BENEFITS	TRADITIONAL Blue Cross & Blue Shield of Florida, Inc.	HEALTH OPTIONS of Central Florida **
<b>INPATIENT CARE</b>		
Hospital Services Room & Board Ancillaries Intensive Care	100%	100%
Physician Services Surgical Medical Consultants Anesthesia	100% UCR	100%
<b>OUTPATIENT CARE</b>		
Emergency Room (Accident)	100%	100%
Outpatient Surgery	100%	100%
Office Visits	80/20 After Deductible (with Diagnosis)	100%
<b>MATERNITY CARE</b>		
	100% UCR	100%
<b>OTHER SERVICES</b>		
	Major Medical Lifetime Maximum-\$1 million Deductible-\$200 Maximum two per family Co-Insurance 80/20	Lifetime Maximum-Unlimited No Deductible  No Co-Insurance
<b>PRESCRIPTION DRUGS</b>		
	Major Medical Lifetime Maximum-\$1 million Deductible \$200 Maximum two per family Co-Insurance 80/20	100% After \$3.00 Co-pay at participating pharmacy- includes insulin and birth control pills
<b>AMBULANCE</b>		
	Major Medical Lifetime Maximum-\$1 million Deductible \$200 Maximum two per family Co-Insurance 80/20	100% When Medically Necessary

<b>PRIVATE DUTY NURSING</b>	Major Medical Lifetime Maximum-\$1 million Deductible-\$200 Maximum two per family Co-Insurance 80/20	100% When Medically Necessary
<b>HOME HEALTH CARE</b>	Major Medical Lifetime Maximum-\$1 million Deductible-\$200 Maximum two per family Co-Insurance 80/20	100% When Medically Necessary
<b>SKILLED NURSING FACILITY</b>	Major Medical Lifetime Maximum-\$1 million Deductible-\$200 Maximum two per family Co-Insurance 80/20	100% When Medically Necessary
<b>ROUTINE VISION CARE</b>	Not Covered	100% for Exams - \$75.00 allowance for frames and lenses per 2 year period
<b>PREVENTIVE HEALTH</b>	Not Covered	100% for Physicals, Pap Tests, OB-GYN Exams, Immunizations, Innoculations
<b>WELL CHILD CARE</b>	Not Covered	100% Pediatric & Well-Baby Care
<b>DURABLE MEDICAL EQUIPMENT</b>	Major Medical Lifetime Maximum-\$1 million Deductible-\$200 Maximum two per family Co-Insurance 80/20	100% When Medically Necessary

\* This is a **summary only** of plan provision. For more complete details about benefits and limitations, refer to Master Contract.

\*\* Except in Emergencies, all care must be rendered, or authorized by your **HEALTH OPTIONS'** Primary Care Physician.



# CONSIDER HEALTH OPTIONS



## Pharmacy Plus... Your Prescription Drug Option

### *Does HEALTH OPTIONS offer prescription drug benefits?*

Yes. Through the **Pharmacy Plus System** you have access to a statewide network of more than 500 neighborhood pharmacies—over 50 in the tri-county area—that provide quality, cost-effective pharmaceutical services. This popular option is available to all Central Florida employer groups as an addition to their HEALTH OPTIONS Basic Contract. Since your employer has elected to include this option, you will receive the full benefits of the **Pharmacy Plus System** as part of your HEALTH OPTIONS Benefit Package.

### *How does the program work?*

Simply present your prescription and your HEALTH OPTIONS identification card to any of the participating pharmacies (see reverse side) located throughout Orange, Seminole and Osceola counties. With the **Pharmacy Plus System**, you no longer have to file claims and wait for reimbursement on prescriptions. All qualified medical prescriptions will be filled at these pharmacies for a small **\$3.00 copayment**. HEALTH OPTIONS and the participating pharmacy will take care of the rest.

### *What does my \$3.00 copayment cover?*

As a member of HEALTH OPTIONS, authorized prescriptions or refills are provided for a \$3.00 copayment at the time of service. Prescriptions or refills that call for more than a 34-day supply or 100 unit dose require an additional payment of \$3.00.

Your **Pharmacy Plus System** covers many items not included by typical health care plans. Among these are:

- Injectable insulin
- Oral contraceptives (birth control pills)

Not covered under the **Pharmacy Plus System** are:

- Drugs not prescribed, approved or authorized by your Primary Care Physician, a Participating Provider, or a consulting specialist referred by your Primary Care Physician in conjunction with medical care covered by HEALTH OPTIONS
- Non-prescription drugs
- Prescription drugs not obtained from a participating pharmacy, except in emergency situations
- Immunizing agents, blood or blood products, other injectables, and supplies for the injection of insulin

# Participating Pharmacies

Choose from these qualified professionals  
located throughout the HEALTH OPTIONS service area.

## ALTAMONTE SPRINGS

Douglas Square Pharmacy  
695 Douglas Ave.  
(305) 862-1079

Save More Drugs  
745 Orienta Ave.  
(305) 831-2170 or 834-0993

Shoppers Drug Mart  
451 Altamonte Ave./Room 109  
(305) 331-5600

## APOPKA

Apopka Drug Company  
416 S. Park Ave.  
(305) 886-1671

SuperX Drugs #143  
827 Semoran Blvd.  
(305) 886-6464

## CASSELBERRY

SuperX Drugs #119  
938 East State Road 436  
(305) 834-2231

## FERN PARK

Dollar Prescription Center  
795 Hwy. 17-92  
(305) 831-4888

## KISSIMMEE

Dyers Apothecary  
Kissimmee Multi-Specialty  
Clinic  
201 Hilda St.  
Suite 16  
(305) 846-6565

Robinson's Pharmacy  
114 Broadway  
(305) 847-2424

SuperX Drugs #147  
American Plaza  
1526 W. Vine St.  
(305) 847-5438

## LAKE MARY

Driftwood Village Pharmacy  
549 W. Lake Mary Blvd.  
(305) 321-3150

## LONGWOOD

Longwood Village Pharmacy  
1807 State Road 434  
(305) 834-9133

Palm Springs Pharmacy  
Palm Springs & State Road 434  
(305) 339-1112

## MAITLAND

Maitland Drug Store  
145 S. Orlando Ave.  
(305) 644-4760

## ORLANDO

Albert Drug Store  
2201 Edgewater Dr.  
(305) 423-7611

Central Florida Pharmacy  
85 W. Miller St.  
Suite 101  
(305) 422-4433

Ellis Drug Store  
4722 S. Orange Blossom Trail  
(305) 855-9211 or 855-9213

Gray's Apothecary  
6001 Vineland Rd.  
(305) 351-2287

Liggett Rexall Drug #9430  
3207 Curry Ford Rd.  
(305) 282-7380

Liggett Rexall Drug #9400  
83 S. Semoran Blvd.  
(305) 277-3121

Loch Haven Pharmacy  
500 E. Rollins St.  
(305) 898-4046

Medical Arts Prescription Shop  
43 W. Columbia St.  
(305) 422-8104

Medicine Mart Pharmacy  
910 N. Mills Ave.  
(305) 894-1704

Mount Apothecary  
1315 S. Orange Ave.  
(305) 425-4559

Orlando Pharmacy  
2909 N. Orange Ave.  
(305) 898-1331

## ORLANDO (Continued)

Shoppers Drug Mart  
3335 E. Colonial Dr.  
(305) 896-3241

Silver Star Pharmacy  
5115 Silver Star Rd.  
(305) 295-0711

State Discount Pharmacy  
114 S. Orange Ave.  
(305) 422-4438

SuperX Drugs #77  
2450 S. Orange Ave.  
(305) 843-9282

SuperX Drugs #107  
2716 N. Pine Hills Rd.  
(305) 295-6570

SuperX Drugs #151  
701 S. Semoran Blvd.  
(305) 277-1162

SuperX Drugs #170  
7444 University Blvd.  
(305) 671-1508

SuperX Drugs #207  
2641 Hiawasse Rd.  
(305) 295-5761

Thayers Colonial Pharmacy  
1101 E. Colonial Dr.  
(305) 896-7001

Town Pharmacy  
1200 Hillcrest St.  
(305) 896-1722

Trail Rexall Drugs  
308 S. Orange Blossom Trail  
(305) 423-2502

Union Park Pharmacy  
10376 E. Colonial Dr.  
(305) 275-5855

## OVIDO

Oviedo Drug World  
95 Geneva Dr.  
(305) 365-5601

## ST. CLOUD

Padgett's Prescription Center  
1115 Pennsylvania Ave.  
(305) 892-3611

Prescriptions Unlimited  
2513 13th St.  
(305) 892-7166

## SANFORD

Faust's Drug Store  
407 E. First St.  
(305) 322-0784

SuperX Drugs #17  
2438 French Ave.  
(305) 322-8270

## WINDERMERE

Windermere Pharmacy  
507 Main St.  
(305) 876-3700

## WINTER GARDEN

Davis Pharmacy  
42 W. Plant St.  
(305) 656-3324 or 656-4001

Medical Arts Pharmacy  
440 N. Dillard St.  
(305) 656-2612

The Medicine Shoppe  
405 S. Dillard St.  
(305) 656-0081

Tibbals Drugs  
2 E. Plant St.  
(305) 656-1323 or 656-3722

## WINTER PARK

Colonial Drugs  
155 E. New England Ave.  
(305) 647-2311

Fairbanks Pharmacy  
2145 W. Fairbanks Ave.  
(305) 644-7969

SuperX Drugs #205  
5445 Lake Howell Rd.  
(305) 678-8513 or 678-7077



2611 Technology Drive, Suite 212 • Orlando, Florida 32804 • Phone (305) 291-1030



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# CONSIDER HEALTH OPTIONS



## Your Vision Care Option

### *What is the HEALTH OPTIONS Vision Care Plan?*

HEALTH OPTIONS offers you the choice of a Vision Care Plan so that you can obtain necessary optical services and related materials, such as eye glasses and contacts. Our Vision Care Plan is available to all employee groups as a rider to the basic HEALTH OPTIONS coverage plan.

### *What are the benefits of these optical services?*

First of all, there is no charge for optical exams provided by participating HEALTH OPTIONS providers. Additionally, once every two years HEALTH OPTIONS vision care includes a \$75.00 allowance toward prescribed frames, corrective lenses, or contacts.

### *How does the HEALTH OPTIONS Vision Care Plan work?*

As a member, you simply return the Vision Care Request Form provided in your new member package. HEALTH OPTIONS will determine your eligibility and issue a voucher for all covered services.

This summary is not a contract. For a complete definition, please refer to the Group Service Agreement.

## Our Vision Care Locations

Choose from these qualified professionals  
located throughout the HEALTH OPTIONS service area.

(See reverse side for additional Vision Care Providers.)

2611 Technology Drive, Suite 212 • Orlando, Florida 32804 • Phone (305) 291-1030



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# CONSIDER HEALTH OPTIONS



## Your Health Care Team

### *What makes HEALTH OPTIONS different from other HMOs?*

**Choice, convenience and quality.** With HEALTH OPTIONS, you receive the benefit of a comprehensive health care network. Because of this you can choose your family's Primary Care Physician from among the experienced HEALTH OPTIONS physicians located throughout the Central Florida area. This physician will provide your personal medical care, and you may visit him or her without paying for office visits. Your personal physician will coordinate your health care—with consulting specialists and hospitals, if necessary—providing you with access to quality emergency care 24 hours a day.

On this and the reverse side, you will find a complete listing of the HEALTH OPTIONS physicians, the locations of their private practices, and the hospitals with which they are associated.

This summary is not a contract. For a complete definition, please refer to the Group Service Agreement.

## Our Primary Care Physicians

Choose from these qualified professionals  
located throughout the HEALTH OPTIONS service area.

### ALTAMONTE SPRINGS

#### INTERNAL MEDICINE *Office No. 59268C*

**RONALD S. HOFFMAN, M.D.**  
220 North Westmonte Drive  
Altamonte Springs, Florida 32714  
(305) 862-4500  
M.D., Wayne State University, 1976  
Board Certified, Internal Medicine  
(Accepts patients 12 years of age and older)

**GEORGE MAYZELL, M.D.**  
220 North Westmonte Drive  
Altamonte Springs, Florida 32714  
(305) 862-4500  
M.D., University of New Jersey, 1982  
Board Eligible, Internal Medicine  
(Accepts patients 12 years of age or older)

### PEDIATRICS

*Office No. 48843C*

**DENNIS R. GROSS, M.D.**  
165 Montgomery Road  
Altamonte Springs, Florida 32714  
(305) 862-3963  
M.D., SUNY at Buffalo, 1972  
Board Certified, Pediatrics  
(Accepts newborns and  
patients through age 19)

**ARNOLD KRAMER, M.D.**  
165 Montgomery Road  
Altamonte Springs, Florida 32714  
(305) 862-3963  
M.D., Duke University, 1962  
Board Certified, Pediatrics  
(Accepts newborns and  
patients through age 19)

### APOPKA

#### FAMILY PRACTICE *Office No. 47456C*

**WALTER A. BLACK, M.D.**  
452 Unity Boulevard  
Apopka, Florida 32703  
(305) 889-3411  
M.D., Loma Linda University, 1974  
Board Certified, Family Practice  
(Accepts uncomplicated obstetrics and  
newborns and patients of all ages)

*(Continued Next Page)*

## **CASSELBERRY**

**GENERAL PRACTICE**  
*Office No. 48754C*

**LAWRENCE D. KELLEY, M.D.**  
754 Lake Kathryn Circle  
Casselberry, Florida 32707  
(305) 699-8300

M.D., University of Florida, 1962  
(Accepts patients 4 years of age and older)

## **LAKE MARY**

**INTERNAL MEDICINE**

**RONALD S. HOFFMAN, M.D.**  
**GEORGE MAYZELL, M.D.**  
120 Lake Mary Boulevard  
Lake Mary, Florida 32746  
(305) 321-8400

Open Wednesday afternoons only  
This is a second office for these physicians.  
See main listing under Altamonte Springs.  
(Accepts patients 12 years of age and older)

## **LONGWOOD**

**FAMILY PRACTICE**  
*Office No. 48904C*

**GEORGE A. PYKE, M.D.**  
100 Lake Shore Drive  
P.O. Box 3377  
Longwood, Florida 32779  
(305) 869-5400

M.D., University of Miami, 1975  
Board Certified, Family Practice  
(Accepts newborns and patients of all ages)

## **ORLANDO - SOUTH**

**INTERNAL MEDICINE**  
*Office No. 47438C*

**M. J. GALCERAN, M.D.**  
7758 Wallace Road, Suite 6  
Orlando, Florida 32819  
(305) 345-0005

M.D., University of Florida, 1980  
Board Certified, Internal Medicine  
(Accepts patients 16 years of age and older)

**INTERNAL MEDICINE**  
*Office No. 59299C*

**IGNACIO A. HIDALGO, M.D.**  
7758 Wallace Road, Suite 6  
Orlando, Florida 32819  
(305) 351-1102

*New office opening October 1, 1985*  
9430 Turkey Lake Road, Suite 202  
Orlando, Florida 32819  
(305) 351-1102

M.D., University of South Florida, 1979  
Board Certified, Internal Medicine  
(Accepts patients 16 years of age and older)

## **ORLANDO-Sun Medical Group**

Each branch office provides care to  
newborns and patients of all ages

**COLUMBIA BRANCH**  
*Office No. 47670C*

**INTERNAL MEDICINE**  
**PEDIATRICS**

**DAVID COWAN, M.D.**  
31 Columbia Street  
Orlando, Florida 32801  
(305) 849-6057

M.D., University of Florida, 1977  
Board Certified, Internal Medicine  
and Pediatrics

**INTERNAL MEDICINE**

**MICHAEL MOORE, M.D.**  
31 Columbia Street  
Orlando, Florida 32801  
(305) 849-6057

M.D., University of Spain, 1980  
Board Eligible, Internal Medicine

**SOUTH ORANGE BRANCH**  
*Office No. 47670C*

**INTERNAL MEDICINE**

**DENNIS McCOMMON, M.D.**  
515 South Orange Avenue  
Orlando, Florida 32801  
(305) 841-3240

M.D., University of Tennessee, 1978  
Board Certified, Internal Medicine

**OAK RIDGE BRANCH**  
*Office No. 47670C*

**GENERAL PRACTICE**

**HERBERT COLLINS, M.D.**  
5815 Makoma Drive  
Orlando, Florida 32809  
(305) 859-2920

M.D., University of Tennessee, 1950

**FAMILY PRACTICE**

**WANDA HARRISON, M.D.**  
5815 Makoma Drive  
Orlando, Florida 32809  
(305) 859-2920

M.D., University of South Alabama, 1979  
Board Eligible, Family Practice

**FAMILY PRACTICE**

**MICHAEL KERKES, M.D.**  
5815 Makoma Drive  
Orlando, Florida 32809  
(305) 859-2920

M.D., Indiana State University, 1980  
Board Certified, Family Practice

## **SAND LAKE BRANCH**

*(Opening November 1985)*  
*Office No. 47670C*

**FAMILY PRACTICE**

**JOAN MARTICH, M.D.**  
9430 Turkey Lake Road  
Orlando, Florida 32819  
(305) 345-0935

M.D., Temple University, 1980  
Board Certified, Family Practice

**INTERNAL MEDICINE**

**ROBERT WARD, M.D.**  
9430 Turkey Lake Road  
Orlando, Florida 32819  
(305) 345-0935

M.D., Ohio State University, 1981  
Board Certified, Internal Medicine

## **PINE HILLS BRANCH**

*Office No. 47670C*

**FAMILY PRACTICE**

**JOHN BICKERTON, M.D.**  
5600 West Colonial Drive, Suite 308  
Orlando, Florida 32808  
(305) 297-0087

M.D., Temple University, 1980  
Board Certified, Family Practice

## **SANFORD**

**PEDIATRICS**  
*Office No. 59028C*

**VANN PARKER, M.D.**  
209 San Carlos Avenue  
Sanford, Florida 32771  
(305) 322-6252

M.D., Duke University, 1953  
Board Qualified, Pediatrics  
(Accepts newborns and  
patients through age 18)

## **ST.CLOUD**

**FAMILY PRACTICE**  
*Office No. 49019C*

**ROBERT E. McMILLEN, M.D.**  
1014 Pennsylvania Avenue  
St. Cloud, Florida 32769  
(305) 892-4264

M.D., University of Pittsburgh, 1956  
Board Certified, Family Practice  
(Accepts newborns and patients of all ages)

## **WINTER PARK**

**FAMILY PRACTICE**  
*Office No. 48558C*

**WILLIAM E. BRAUN, M.D.**  
160 Edinburgh Drive  
Winter Park, Florida 32792  
(305) 647-7170

*2nd location opening January, 1986*  
2950 Aloma Avenue  
Winter Park, Florida 32792

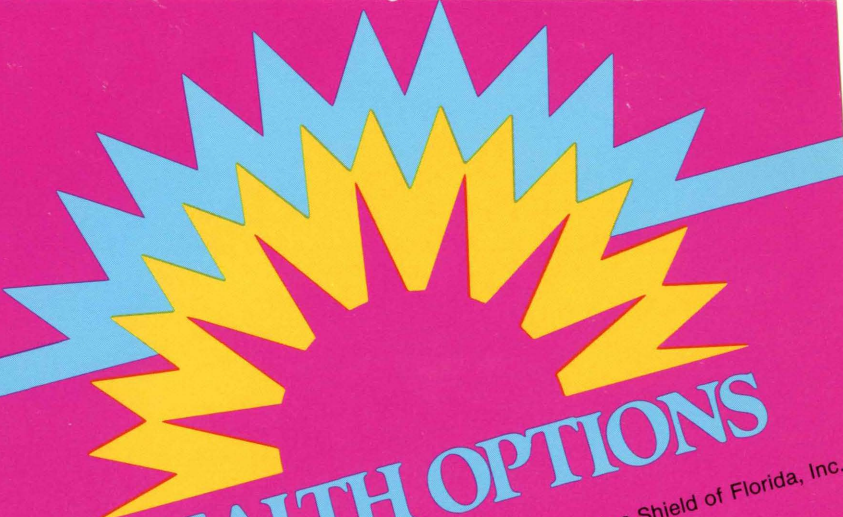
M.D., University of Florida, 1962  
Board Certified, Family Practice  
(Accepts patients 6 months of age and older)

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